

Employee Name _____

C. Product Selection		Please check the box for each coverage you or your dependents are enrolling in. If your employer offers a choice of plans, indicate which plan you are selecting. Indicate the dollar amount selected for the Life and Accidental Death & Dismemberment (AD&D), Supplemental Life, Short-Term Disability (STD), and Long-Term Disability (LTD) plans. Benefit offerings are dependent upon employer selection.			
Person	Medical	Dental	Vision	Basic Life/AD&D	Supp Life/AD&D
Employee	<input type="checkbox"/> _____	<input type="checkbox"/> _____	<input type="checkbox"/>	<input type="checkbox"/> \$ _____	<input type="checkbox"/> \$ _____
Spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> \$ _____	<input type="checkbox"/> \$ _____
Dependent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> \$ _____	<input type="checkbox"/> \$ _____
Person	STD	STD Buy Up	LTD	LTD Buy Up	
Employee	<input type="checkbox"/> \$ _____	<input type="checkbox"/> \$ _____	<input type="checkbox"/> \$ _____	<input type="checkbox"/> \$ _____	
Life Insurance Beneficiary's Full Name and Address				Relationship	

D. Prior Medical Insurance Information This section must be completed to receive credit for prior medical coverage.

Within the last 12 months, have you, your spouse, or your dependents had any other medical coverage?
 NO YES (if yes, please complete this section.)

Prior medical carrier name _____ Effective date ___/___/___ End date ___/___/___

Prior coverage type: Employee Spouse Child(ren) Family

E. Other Medical Coverage Information This section must be completed. (Attach sheet if necessary.)

On the day this coverage begins, will you, your spouse or any of your dependents be covered under any other medical health plan or policy, including another UnitedHealthcare plan or Medicare? YES (continue completing this section) NO (skip the rest of this section)

Name of other carrier _____

Other Group Medical Coverage Information (only list those covered by other plan)	Type (B/S/F)*	Effective Date MM/DD/YY	End Date MM/DD/YY	Name and date of birth of policyholder for other coverage
Employee:				
Spouse Name:				
Dependent Name:				
Dependent Name:				
Dependent Name:				

*B. Enter 'B' when this dependent is covered under both you and your spouse's insurance plan (married)
 S. Enter 'S' if you are the parent awarded custody of this dependent and no other individual is required to pay for this dependent's medical expenses.
 F. Enter 'F' if this dependent is covered by another individual (not a member of your household) required to pay for this dependent's medical expenses.

Medicare – Employee Information: If enrolled in Medicare, please attach a copy of your Medicare ID card.

Enrolled in Part A: Effective Date _____ Ineligible for Part A* Not Enrolled in Part A (chosed not to enroll)**

Enrolled in Part B: Effective Date _____ Ineligible for Part B* Not Enrolled in Part B (chosed not to enroll)**

Enrolled in Part D: Effective Date _____ Ineligible for Part D* Not Enrolled in Part D (chosed not to enroll)**

Reason for Medicare eligibility: Over 65 Kidney Disease Disabled Disabled but actively at work

Are you receiving Social Security Disability Insurance (SSDI)? YES NO Start Date ___/___/___

Medicare – Spouse/Dependent Name: _____

Enrolled in Part A: Effective Date _____ Ineligible for Part A* Not Enrolled in Part A (chosed not to enroll)**

Enrolled in Part B: Effective Date _____ Ineligible for Part B* Not Enrolled in Part B (chosed not to enroll)**

Enrolled in Part D: Effective Date _____ Ineligible for Part D* Not Enrolled in Part D (chosed not to enroll)**

Reason for Medicare eligibility: Over 65 Kidney Disease Disabled Disabled but actively at work

*Only check "Ineligible" if you have received documentation from your Social Security benefits that indicate that you are not eligible for Medicare.
 ** If you are eligible for Medicare on a primary basis (Medicare pays before benefits under the group policy), you should enroll in and maintain coverage under Medicare Part A, Part B, and/or Part D as applicable.

F. Medical History

Employee Name _____ SSN _____ Group Name _____

Please answer the following questions for yourself and each person listed in Section B "Family Information" on the first page of this form. Please answer completely and truthfully. **Please note that, if you leave out or misrepresent information, we may terminate or not renew your coverage, or we may change your premium retroactive to the date your policy became effective.** UnitedHealthcare is only seeking to collect information about the current health status of those persons listed on the application. In answering these questions, you should not include any genetic information. Please do not include any family medical history information or any information related to genetic services or genetic diseases for which you believe you or your dependents may be at risk.

Yes No In the last 5 years have you or any member of your family listed on this application been diagnosed or treated by a licensed medical provider for cancer, diabetes, multiple sclerosis, mental/nervous disorders, congenital birth defects or diseases, organ or other transplants, hemophilia, HIV/AIDS, immune disorders, bone/joint disorders, diseases of the liver, kidney, lungs, heart/circulatory system; or is anyone currently pregnant, incurred medical / pharmacy claims in excess of \$5,000 or currently undergoing treatment / receiving care for a medical condition not listed above?

**Please give details to any "yes" answer above.
(If additional space is required, please attach a separate sheet and be sure to date and sign that sheet.)**

Person	Condition/Diagnosis	Treatment/Meds	Physician's Name	Dates Treated	Prognosis

G. Waiver of Coverage
I decline all coverage for:
 Myself
 Spouse
 Dependent Children
 Myself and all dependents

Declining coverage due to existence of other coverage:
 Spouse's Employer's Plan Individual Plan
 Covered by Medicare Medicaid
 COBRA from Prior Employer VA Eligibility
 Tri-Care
 I (we) have no other coverage at this time
 Other _____

I understand that by waiving coverage at this time, I will not be allowed to participate unless I qualify at a special enrollment period or as a late enrollee, if applicable, or at the next open enrollment period. I also understand that pre-existing limitations may apply as explained in the Rights and Responsibilities brochure which I have received with this form.

Date _____ Employee Signature if waiving coverage _____

H. Signature

I authorize UnitedHealthcare Insurance Company and its affiliates ("UnitedHealthcare and Affiliates") to obtain, use and disclose my medical, claim or benefit records, including any individually identifiable health information contained in these records. I understand these records may contain information created by other persons or entities (including health care providers) as well as information regarding the use of drug, alcohol, HIV/AIDS, mental health (other than psychotherapy notes), sexually transmitted disease and reproductive health services. I authorize any health care provider, pharmacy benefit manager, other insurer or reinsurer, hospital, clinic or other medical facility, health care clearinghouse, and any of their affiliates, representatives or business associates, to disclose my information to UnitedHealthcare and Affiliates. I understand the purpose of the disclosure and use of my information is to allow UnitedHealthcare and Affiliates to make decisions regarding eligibility, enrollment, underwriting and premium risk rating. I understand this authorization is voluntary and I may refuse to sign the authorization. My refusal may, however, affect my ability to enroll in the health plan or receive benefits, if permitted by law. I understand I may revoke this authorization at any time by notifying my UnitedHealthcare and Affiliates representative in writing, except to the extent that action has already been taken in reliance on this authorization. As required by HIPAA, UnitedHealthcare and Affiliates also request that I acknowledge the following, which I do: I understand that information I authorize a person or entity to obtain and use may be re-disclosed and no longer protected by federal privacy regulations. This authorization, unless revoked earlier, expires 30 months after the date it is signed.

I understand that I am completing a joint life and health application and that each response must be complete and accurate. I (we) request the indicated group medical coverage for myself and, if the plan provides, for my dependents. I authorize any required premium contributions to be deducted from earnings. I (we) have not given the agent or any other persons any health information not included on the application. I (we) understand that UnitedHealthcare and Affiliates is not bound by any statements I (we) have made to any agent or to any other persons, if those statements are not written or printed on this application and any attachments. It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits. Please maintain a copy of this authorization for your records.

Date _____ Employee Signature for all applying _____ Spouse Signature (if applying for coverage) _____

I. Census Information (optional)

NOTE: Responding to this question is optional and is not required. Data collected in this section will be used only to help communicate with enrollees and inform them of specific programs to enhance their well-being. This information will not be used in the eligibility process.

- Race, check all that apply: White Black, African-American American Indian/Alaska Native Asian
 Native Hawaiian/Pacific Islander Other Race, please specify _____
- Are you of Hispanic or Latino origin? Yes No

By completing your enrollment form:

- You authorize all providers of health services or supplies and any of their representatives to give the following to UnitedHealthcare: any available information about the medical history, condition or treatment of any person named in the request. You authorize UnitedHealthcare to use the information to determine eligibility for medical coverage and eligibility for benefits under an existing policy.
- You also authorize UnitedHealthcare to give the information to its (their) representatives or to any other organization for the reason noted above. You agree that the authorization is valid for 30 months from the date of the enrollment form. You have the right to ask for and receive a copy of the authorization.
- You understand that the Certificate of Coverage or Summary Plan Description and other documents, notices and communications regarding your coverage may be transmitted electronically.
- You have not given the agent or any other persons any health information not included on the enrollment form. You understand that UnitedHealthcare is not bound by any statements you have made to any agent or to any other persons, if those statements are not written or printed on the enrollment form and any attachments.
- You have a continuing obligation to report changes in health status (e.g. received medical advice, diagnosis, care or treatment) after you sign the enrollment form and before receipt of your identification card.

Confidentiality

Make sure your employer has completed the “To be completed by the employer” section of the enrollment form before you begin to complete your portion of the form. If you do not wish to disclose personal medical information through this form to anyone other than UnitedHealthcare and its affiliates and representatives for underwriting and other purposes permitted by law, you may complete all information on the enrollment form, then insert and seal the form in an envelope before returning it to your employer or broker.



Your rights and responsibilities



Important information

In order to make choices about your coverage and treatment, we believe that it is important for you to understand how your plan operates and how it may affect you. In an ever-changing environment, the information can never be complete, and we urge you to contact us if the information in your Summary Plan Description, Certificate of Coverage or other materials does not answer your questions. Further information is available at myuhc.com[®].

1. We do not provide medical services or make treatment decisions. We help finance and/or administer the health benefit plan in which you are enrolled. That means:
 - We make decisions about whether the health benefit plan you chose will reimburse you for care that you may receive.
 - We do not decide what care you need or will receive. You and your physician make those decisions.
2. We may enter into arrangements where another entity carries out some of our duties, but those entities must operate consistently with our commitment to your plan.
3. We contract with networks of physicians and other providers. Our credentialing process confirms public information about the providers' licenses and other credentials, but does not assure the quality of the services provided.
4. Physicians and other providers in our networks are independent contractors and are not our employees or agents. We do not control nor do we have a right to control your physician's treatment or plan.

5. We may enter into agreements with your physician or other provider to share in the cost savings that our approach may generate. We encourage providers in our network to disclose the nature of those arrangements to you. If they do not, we encourage you to talk to your physician about these arrangements.
6. We encourage physicians to talk with you about medical care you or your physician think might be valuable.

Preexisting conditions

If you or your covered dependents have received medical advice, care or treatment for an injury or sickness before beginning coverage or a waiting period under your health plan that injury or sickness may be considered a preexisting condition.

Under federal law, a group health plan may look back for a period up to six months prior to the date coverage begins or, if earlier, the date a waiting period begins to determine if a preexisting condition exists. A group health plan may exclude benefits for preexisting conditions for up to 12 months (18 months for late entrants) from the above date. Pregnancy is not a preexisting condition. A preexisting condition will not apply to a newborn child, adopted child or a child placed for adoption prior to age 18, if the child is enrolled in a plan within 30 days of birth, adoption or placement for adoption. Genetic information is not considered a preexisting condition unless there is a specific diagnosis related to the information.

Any references to Preexisting Conditions do not apply to anyone under the age of 19 whose plan is subject to insurance reforms contained in the Affordable Care Act.

Under federal law, a group health plan must reduce a preexisting condition exclusion period by the same number of days you or your dependents were covered under prior health plans, unless there has been a significant break in coverage. If you or your dependents have a break in coverage of 63 or more days (including a newborn child, adopted child or child placed for adoption), coverage under prior plans will not be used to reduce a preexisting condition exclusion period. In determining whether there has been a break in coverage of 63 days or more, plans may not include a waiting period you or your dependents may have had to satisfy. To receive credit for coverage under prior health plans (and thereby reduce or eliminate any preexisting condition exclusion), you must show proof of prior coverage. You have the right to request a certificate of creditable coverage from your prior employer or insurer. If necessary, UnitedHealthcare will help you obtain this information. If you have questions regarding the preexisting condition limitation or certificate of creditable coverage, please contact Customer Care at 1-800-357-0978.

Statement of affirmation and authorization to obtain and disclose information in connection with eligibility for medical coverage

When completing a joint life and health enrollment form, you must understand that each response must be complete and accurate.

You request the indicated group medical and/or life coverages for yourself and, if the plan provides, for your dependents.

You authorize any required premium contributions to be deducted from earnings.